




Liberty is here for you.
**Today. Tomorrow.
 Together.**

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Liberty's Fine Art & Specie insurance provides specialist coverage that reflects the true value and specific exposure of your most valued assets

Fine Art & Specie insurance

Specialist cover for your most valuable assets

High-value assets require specialist protection. Artworks, bullion, cash, and jewellery all carry unique risks, from accidental damage during transportation to targeted theft and damage following catastrophes.

Whether on display, in storage or in transit, Liberty's Fine Art & Specie insurance provides specialist coverage that reflects the true value and specific exposure of your most valued assets.

Designed for banks, museums, jewellers, national mints, leading businesses, institutions, and individuals, our cover safeguards cash, bullion, jewellery, artwork, and high-value items against physical loss or damage.

When you work with us, you'll gain access to a global team of over 35 specialists, providing you with expert support and local knowledge, whenever and wherever it's needed. With Liberty's specialist network and comprehensive cover, you can have the confidence that your valuables are secure, wherever they are.

Solutions for your most complex risks

When insuring precious investments, Liberty understands the need for assurance and confidence, which is why we offer direct access to our underwriters to ensure peace of mind every step of the way.

Covering fine art, general specie, jewellers block, and cash-in-transit, our team underwrites an international portfolio, which includes world-famous museums and multinational banks.

Our coverage is broad and our knowledge is specialised. We offer coverage for (including, but not limited to):



Vaults



Mining and refining



Exhibitions



Collectible cars



Bank premises



Wine and whiskey



Cash-in-transit



Galleries and dealers



Private and corporate collectors



Museums, universities and libraries



Safety deposit box facilities



Jewellers block (retail and wholesale)



We're part of the global Liberty Mutual Group, a Fortune 100 company that's been in business since 1912 with a Standard and Poor's 'A' rating

**Global reach.
Financial strength.
Local authority.**

Distinct, complex and constantly evolving – every business is as unique as their insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to business and government organisations across Asia – helping protect what they earn, build and own.

Tailored, all-risks protection for your most valuable assets

Our Fine Art & Specie coverage is designed to be flexible, precise, and tailored for owners, custodians, and intermediaries of high-value assets. The following section summarises core policy options and extensions that can be applied to reflect the operational realities and risk appetite of each client. Key features address loss mitigation and recovery as well as the practical exposures that arise in storage, display, handling, temporary removal and transit.

Losses include (but are not limited to):

- All-risks physical loss or damage
- Restoration and repair costs (with specialist fees)
- Theft, burglary, attempted theft, hold-up
- Accidental and malicious damage, vandalism
- Fire, lightning, explosion, smoke, water damage (burst pipes, firefighting)
- Salvage and debris removal expenses
- Terrorism/war on land

Capacity

- US\$250m for fine art and general specie
- US\$30m for jewellers block and cash-in-transit

Insurance is only as good as the response it provides

Our claims ethos

Our integrated claims service is built on a simple principle: we aim to deliver value by supporting clients at every stage of the relationship.



Working together as one team

Our teams are wholly integrated to ensure that we provide value at all stages of the relationship.



Acting decisively

Clients work with empowered local experts who access world-class tools and services globally.



Paying fairly and dependably

As a company that does the right thing, we have a proven reputation for paying claims fairly and promptly.

Liberty X ART:DIS

Our commitment goes beyond protecting collections to advancing disability inclusion and community engagement. In Singapore, Liberty supports ART:DIS, a leading non-profit organisation dedicated to creating learning and livelihood opportunities for persons with disabilities in the arts. Our programme sponsors the annual Liberty X ART:DIS Art Awards, commissioning and licensing of artworks, and facilitates engagement opportunities between ART:DIS, our intermediaries, and Liberty employees.

Learn more about the Liberty X ART:DIS programme [here](#)